

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

WENDI A STANFILL

Debtor(s)

Case No. 15-13414

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/15/2015.
- 2) The plan was confirmed on 07/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/09/2016, 07/06/2017, 12/06/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 11/14/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 44.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$26,443.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$26,443.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,885.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,166.72
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,051.72

Attorney fees paid and disclosed by debtor: \$115.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACS	Unsecured	11,806.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	NA	659.19	659.19	17.64	0.00
ATG CREDIT	Unsecured	145.00	NA	NA	0.00	0.00
BROOKWOOD LOANS OF ILLINOIS	Unsecured	NA	1,155.24	1,155.24	38.02	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	8,030.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	18,041.00	26,238.93	26,238.93	14,995.84	3,230.07
CASTLE PAYDAY	Unsecured	500.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	3,568.00	3,643.70	3,643.70	119.94	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	244.00	244.00	0.00	0.00
CMRE FINANCE	Unsecured	225.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
EDSOUTH/EDFINANCIAL SV	Unsecured	681.00	NA	NA	0.00	0.00
EDSOUTH/EDFINANCIAL SV	Unsecured	850.00	NA	NA	0.00	0.00
EDSOUTH/EDFINANCIAL SV	Unsecured	2,596.00	NA	NA	0.00	0.00
EDSOUTH/EDFINANCIAL SV	Unsecured	2,908.00	NA	NA	0.00	0.00
EDSOUTH/EDFINANCIAL SV	Unsecured	6,340.00	NA	NA	0.00	0.00
FIRST FINANCIAL INVESTMENT FUN	Unsecured	250.00	NA	NA	0.00	0.00
FIRST RESOLUTION INVESTMENT	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	153.00	152.70	152.70	0.00	0.00
ISAC	Unsecured	7,488.00	37,339.37	37,339.37	1,350.86	0.00
ISAC	Unsecured	0.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	5.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	5.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	18.00	NA	NA	0.00	0.00
M3 Financial Services	Unsecured	15.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	940.00	598.33	598.33	16.02	0.00
MFG FINANCIAL INC	Unsecured	NA	2,500.00	2,500.00	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,341.00	NA	NA	0.00	0.00
NELNET	Unsecured	6,041.00	NA	NA	0.00	0.00
NELNET	Unsecured	4,992.00	NA	NA	0.00	0.00
NITIN PATEL	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
OAK PARK RESIDENCE	Unsecured	0.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	620.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	0.00	620.49	620.49	16.61	0.00
PRA RECEIVABLES MGMT	Unsecured	289.00	289.09	289.09	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	188.00	166.81	166.81	0.00	0.00
SALUTE/UTB	Unsecured	1,033.00	NA	NA	0.00	0.00
SBS FINANCIAL SERVICES	Unsecured	0.00	3,056.29	0.00	0.00	0.00
US DEPT OF ED NELNET	Unsecured	7,640.00	35,916.89	35,916.89	1,299.56	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	356.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	2,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	3,218.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	5,000.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/NELNET	Unsecured	5,366.00	NA	NA	0.00	0.00
VILLAGE OF BELLWOOD	Unsecured	250.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	258.00	NA	NA	0.00	0.00
WEISFIELD JEWELERS/STERLING	Unsecured	37.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO AUTO FINANCE	Secured	11,916.00	0.00	0.00	0.00	0.00
WELLS FARGO AUTO FINANCE	Unsecured	5,226.00	8,848.19	8,848.19	306.72	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$26,238.93	\$14,995.84	\$3,230.07
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$26,238.93	\$14,995.84	\$3,230.07
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$92,134.00	\$3,165.37	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,051.72</u>
Disbursements to Creditors	<u>\$21,391.28</u>
TOTAL DISBURSEMENTS :	<u>\$26,443.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/18/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.